

PEOPLES BANCSHARES OF TN, INC.

	CPP Disbursement Date 03/20/2009	RSSD (Holding Company) 3403161	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$222	\$228	2.6%		
Loans	\$152	\$150	-1.2%		
Construction & development	\$17	\$18	2.7%		
Closed-end 1-4 family residential	\$66	\$63	-4.4%		
Home equity	\$10	\$10	6.6%		
Credit card	\$0	\$0			
Other consumer	\$11	\$10	-10.3%		
Commercial & Industrial	\$9	\$9	-4.7%		
Commercial real estate	\$33	\$34	3.5%		
Unused commitments	\$10	\$9	-6.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$6			
Asset-backed securities	\$0	\$0			
Other securities	\$20	\$23	15.6%		
Cash & balances due	\$22	\$19	-15.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$205	\$209	2.2%		
Deposits	\$200	\$205	2.6%		
Total other borrowings	\$3	\$3	0.0%		
FHLB advances	\$3	\$3	0.0%		
Equity					
Equity capital at quarter end	\$17	\$18	7.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.1%	7.7%	--		
Tier 1 risk based capital ratio	12.7%	11.8%	--		
Total risk based capital ratio	13.9%	13.1%	--		
Return on equity ¹	46.4%	3.9%	--		
Return on assets ¹	3.9%	0.3%	--		
Net interest margin ¹	4.0%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	30.9%	13.0%	--		
Loss provision to net charge-offs (qtr)	225.7%	15.7%	--		
Net charge-offs to average loans and leases ¹	2.3%	2.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	21.0%	29.8%	0.0%	1.8%	--
Closed-end 1-4 family residential	4.2%	8.3%	0.8%	0.4%	--
Home equity	0.3%	0.8%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.9%	4.0%	0.6%	0.5%	--
Commercial & Industrial	5.3%	3.9%	2.3%	1.5%	--
Commercial real estate	5.8%	17.7%	0.2%	0.1%	--
Total loans	5.9%	12.3%	0.6%	0.5%	--